## IN THE CLAIMS:

Please amend the claims as indicated below.

 (Currently Amended) A method for generating a password for a user during an enrollment phase, comprising:

presenting said user with a plurality of topics;

receiving a user selection of at least one topic;

receiving one or more personal details from said user associated with said at least one selected topic as a proposed password;

performing an Internet search using a query containing one or more keywords derived from said personal details of said proposed password, wherein said Internet search searches contents of the Internet across a plurality of web sites using a search engine tool;

evaluating results of said search relative to one or more predefined thresholds applicable to said at least one selected topic;

rejecting said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

recording said one or more personal details as a password for said user if said proposed password is not rejected.

- (Original) The method of claim 1, further comprising the step of receiving a reminder associated with each of said one or more personal details.
- (Cancelled).
- (Previously Presented) The method of claim 1, wherein said rejecting step employs correlation rules that are based on said at least one topic.

- (Previously Presented) The method of claim 1, wherein said rejecting step
  employs one or more predefined correlation rules that ensure that answers to user
  selected questions cannot be qualitatively correlated with said user.
- 6. (Previously Presented) The method of claim 1, wherein said rejecting step employs one or more predefined correlation rules that ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- (Original) The method of claim 1, further comprising the step of sending said one or more personal details to said user as a reinforcement of said password.
- (Original) The method of claim 1, wherein said one or more personal details are related to a personal fact from a past of said user.
- (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a private event.
- 11. (Original) The method of claim 1, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries.
- (Original) The method of claim 1, wherein said at least one topic is selected based on psychological insights.
- 13. (Currently Amended) An apparatus for generating a password for a user during an enrollment phase, comprising:

a memory; and

at least one processor, coupled to the memory, operative to:

present said user with a plurality of topics;

receive a user selection of at least one topic;

receive one or more personal details from said user associated with said at least one selected topic as a proposed password;

perform an Internet search using a query containing one or more keywords derived from said personal details of said proposed password, wherein said Internet search searches contents of the Internet across a plurality of web sites using a search engine tool:

evaluate results of said search relative to one or more predefined thresholds applicable to said at least one selected topic;

reject said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

recording said one or more personal details as a password for said user if said proposed password is not rejected.

14. (Original) The apparatus of claim 13, wherein said processor is further configured to receive a reminder associated with each of said one or more personal details.

## (Cancelled).

- 16. (Previously Presented) The apparatus of claim 13, wherein said rejecting step employs correlation rules that are based on said at least one topic.
- 17. (Previously Presented) The apparatus of claim 13, wherein said rejecting step employs one or more predefined correlation rules that ensure that answers to user selected questions cannot be qualitatively correlated with said user.

- 18. (Previously Presented) The apparatus of claim 13, wherein said rejecting step employs one or more predefined correlation rules that ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- 19. (Original) The apparatus of claim 13, wherein said processor is further configured to send said one or more personal details to said user as a reinforcement of said password.
- (Original) The apparatus of claim 13, wherein said one or more personal details are related to a personal fact from a past of said user.
- 21. (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- 22. (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a private event.
- 23. (Original) The apparatus of claim 13, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries.
- 24. (Original) The apparatus of claim 13, wherein said at least one topic is selected based on psychological insights.
- 25. (Currently Amended) An article of manufacture for generating a password for a user during an enrollment phase, comprising a machine readable storage medium containing one or more programs which when executed implement the steps of:

presenting said user with a plurality of topics;

receiving a user selection of at least one topic;

receiving one or more personal details from said user associated with said at least one selected topic as a proposed password;

performing an Internet search using a query containing one or more keywords derived from said personal details of said proposed password, wherein said Internet search searches contents of the Internet across a plurality of web sites using a search engine tool;

evaluating results of said search relative to one or more predefined thresholds applicable to said at least one selected topic;

rejecting said proposed password when said user is correlated with said proposed password if one or more of said predefined thresholds are exceeded by said results; and

recording said one or more personal details as a password for said user if said proposed password is not rejected.